

Fill in this information to identify the case:

Debtor 1 Kimberly Nakita Outlaw

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Northern District of Mississippi

Case number 23-12624

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Cadence Bank Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 9 7 1 8 Date of payment change: 06/01/2025  
Must be at least 21 days after date of this notice

New total payment: \$ 1,274.00  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 428.62 New escrow payment: \$ 521.62

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1: Kimberly Nakita Outlaw  
First Name Middle Name Last Name

Case number (if known) 23-12624

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Lauren Copeland  
Signature

Date 04/25/2025

Print: Lauren Copeland  
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company Cadence Bank fka BancorpSouth Bank

Address P O Box 1727  
Number Street  
Tupelo MS 38802  
City State ZIP Code

Contact phone 662-620-3908

Email lauren.copeland@cadencebank.com

Cadence Bank - Portfolio  
2778 w Jackson street  
Tupelo MS 38801

111-555-1111

KIMBERLY NAKITA OUTLAW  
708 PARSONS AVE  
GREENWOOD MS 38930

YOUR LOAN NUMBER: 18

DATE: 04/18/25

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 06/01/25 THROUGH 05/31/26.

----- ANTICIPATED PAYMENTS FROM ESCROW - 06/01/25 THROUGH 05/31/26 -----

HOMEOWNER/FIRE	3134.00
COUNTY TAXES	2099.63

TOTAL PAYMENTS FROM ESCROW 5233.63

MONTHLY PAYMENT TO ESCROW 436.13 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 06/01/25 THROUGH 05/31/26 -----

-ANTICIPATED PAYMENTS-			-- ESCROW BALANCE COMPARISON --		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	276.17	1308.46
JUN 25	436.13			712.30	1744.59
JUL 25	436.13			1148.43	2180.72
AUG 25	436.13			1584.56	2616.85
SEP 25	436.13			2020.69	3052.98
OCT 25	436.13			2456.82	3489.11
NOV 25	436.13			2892.95	3925.24
DEC 25	436.13	2099.63	COUNTY TAXES	1229.45	2261.74
JAN 26	436.13			1665.58	2697.87
FEB 26	436.13			2101.71	3134.00
MAR 26	436.13			2537.84	3570.13
APR 26	436.13	3134.00	HOMEOWNER/FI ALP	-160.03	872.26
MAY 26	436.13			276.10	1308.39

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -1032.29,  
NOTE - THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT

WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM JUNE 01, 2025.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00. DEPENDING ON THE AMOUNT AND APPLICABLE FEDERAL AND STATE REQUIREMENTS, THE SURPLUS FUNDS WILL EITHER BE SENT TO YOU IN THE FORM OF A CHECK OR APPLIED TO FUTURE PAYMENTS.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	752.38
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	436.13
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	86.02
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	-0.53
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 06/01/25 1274.00

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 872.26. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 872.26.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

06/24	428.62	07/24	428.62	08/24	4286.20 *
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

**CERTIFICATE OF SERVICE**

I hereby certify that this day a true and correct copy of the foregoing Notice of Mortgage Payment Change was served via ECF system to the following:

Hon. Locke D Barkley; ecf\_lbarkley13@barkley13.com

Hon. Thomas C Rollins Jr; trollins@therollinslawfirm.com

I further certify that a true and correct copy of the foregoing Notice of Mortgage Payment Change was mailed first class mail, postage prepaid to the following:

Kimberly Nakita Outlaw  
708 Parsons Ave  
Greenwood, MS 38930

This is the 25th day of April, 2025.

/s/Lauren Copeland  
Cadence Bank:  
Lauren Copeland  
Bankruptcy Specialist